

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JULIE SHANK-MICHAUX

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-22499

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/05/2016 and confirmed on 9/30/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		165,070.69
Less Refunds to Debtor	58,337.43	
TOTAL AMOUNT OF PLAN FUND		106,733.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	4,825.17	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,325.17

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 9939	37,533.31	37,533.31	0.00	37,533.31
	PNC BANK NA Acct: 9939	764.15	764.15	0.00	764.15
	QUANTUM3 GROUP LLC AGNT - STERLIN Acct: 0230	8,160.50	8,160.50	0.00	8,160.50
	TD RETAIL CARD SERVICES Acct: 6556	1,046.00	1,046.00	0.00	1,046.00
	BMO HARRIS BANK NA Acct: 0403	0.00	0.00	0.00	0.00
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 8967	0.00	0.00	0.00	0.00
	TOYOTA MOTOR CREDIT CO Acct:	0.00	0.00	0.00	0.00
					47,503.96

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JULIE SHANK-MICHAUX Acct:	0.00	0.00	0.00	0.00
	JULIE SHANK-MICHAUX Acct:	58,337.43	58,337.43	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 427	104.94	104.94	0.00	104.94
	BANK OF AMERICA NA** Acct: 1513	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 6860	4,405.22	4,405.22	0.00	4,405.22
	CAPITAL ONE BANK (USA) NA BY AMERICO	11,261.50	11,261.50	0.00	11,261.50

16-22499

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1845				
	MIDLAND FUNDING LLC	3,198.27	3,198.27	0.00	3,198.27
	Acct: 7808				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 3567				
	COMCAST*++	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE NA**	1,307.65	1,307.65	0.00	1,307.65
	Acct: 0970				
	DEPARTMENT STORES NATIONAL BANK	4,070.06	4,070.06	0.00	4,070.06
	Acct: 6093				
	TD BANK USA NA**	11,890.27	11,890.27	0.00	11,890.27
	Acct: 3788				
	MIDLAND FUNDING LLC	1,016.52	1,016.52	0.00	1,016.52
	Acct: 6315				
	TD RETAIL CARD SERVICES	159.00	159.00	0.00	159.00
	Acct: 6556				
	FRANKLIN REGIONAL SCHOOLS FCU	9,418.15	9,418.15	0.00	9,418.15
	Acct: 410				
	PNC BANK NA	1,668.62	1,668.62	0.00	1,668.62
	Acct: 6499				
	NAVIENT PC TRUST	3,403.93	3,403.93	0.00	3,403.93
	Acct: 0427				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT HENRY SLONE ESQUIRE	0.00	0.00	0.00	0.00
	Acct:				
	UNITED RECOVERY SYSTEMS LP*	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR \	0.00	0.00	0.00	0.00
	Acct:				
					51,904.13

TOTAL PAID TO CREDITORS

99,408.09

TOTAL

CLAIMED 0.00

PRIORITY 47,503.96

SECURED 51,904.13

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

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SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JULIE SHANK-MICHAUX

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22499

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Julie Shank-Michaux
 Debtor

Case No. 16-22499-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Apr 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2019.

db +Julie Shank-Michaux, 905 Southridge Road, Apt. B102, Delray Beach, FL 33444-8104
 cr +Peoples Natural Gas Company, LLC, Attention: Barbara Rodgers, Bankruptcy Department,
 205 North Main Street, Butler, PA 16001-4904
 14255365 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
 14325336 +BMO Harris Bank, N.A., P.O. Box 2035, Milwaukee, WI 53201-2035
 14255366 Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
 14304392 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14255371 Chase, PO Box 722929, Houston, TX 77272-2929
 14255372 +Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
 14319692 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14315472 +Franklin Regional Schools Federal Credit Union, 4068 Bushy Run Road,
 Jeannette, PA 15644-4548
 14255373 +Harris Bank, 1200 E. Warrendale Road, 3C, Naperville, IL 60563-3529
 14255376 +Macy's, PO Box 790208, Saint Louis, MO 63179-2000
 14324867 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 14255377 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14325644 +PNC Bank, National Association, c/o PNC Mortgage, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14266194 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 14255378 Target Red Card, PO Box 660170, Dallas, TX 75266-0170
 14280490 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14255369 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 01 2019 03:13:53 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 14280151 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 01 2019 03:13:53
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14255370 E-mail/PDF: gecsed@recoverycorp.com May 01 2019 03:14:27 Care Credit, c/o Synchrony Bank,
 PO Box 960061, Orlando, FL 32896-0061
 14312687 +E-mail/Text: kburkley@bernsteinlaw.com May 01 2019 03:16:35 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14255374 E-mail/Text: BKRMailOPS@weltman.com May 01 2019 03:15:32 Kay's, PO Box 740425,
 Cincinnati, OH 45274-0425
 14255375 E-mail/Text: bncnotices@becket-lee.com May 01 2019 03:15:26 Kohl's Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 14305260 +E-mail/Text: bankruptcydpt@mcmcg.com May 01 2019 03:15:59 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 14361853 E-mail/PDF: pa_dc_claims@navient.com May 01 2019 03:14:13 Navient PC trust,
 c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 14325122 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 01 2019 03:43:03
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14290053 E-mail/Text: bnc-quantum@quantum3group.com May 01 2019 03:15:39
 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,
 Kirkland, WA 98083-0788
 14296442 +E-mail/Text: bncmail@w-legal.com May 01 2019 03:16:12 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14255381 +E-mail/Text: bnc@alltran.com May 01 2019 03:15:21 United Recovery Systems,
 P.O. Box 722929, Houston, TX 77272-2929
 14255382 E-mail/PDF: gecsed@recoverycorp.com May 01 2019 03:13:51 Walmart, PO Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BMO Harris N.A.
 cr Duquesne Light Company
 cr PNC BANK, NATIONAL ASSOCIATION
 14255367 Brett Shank
 14255368 Brett Shank
 cr* +Franklin Regional Schools Federal Credit Union, 4068 Bushy Run Road,
 Jeannette, PA 15644-4548
 14280491* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14255380* +Toyota Motor Finance, 19001 S Western Ave, Torrance, CA 90501-1196
 14255379 ##+Toyota Motor Finance, 19001 S Western Ave, Torrance, CA 90501-1196

TOTALS: 5, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: pdf900

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Total Noticed: 31

Date Rcvd: Apr 30, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor BMO Harris N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor BMO Harris N.A. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Peoples Natural Gas Company, LLC
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Julie Shank-Michaux julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Robert H. Slone on behalf of Creditor Franklin Regional Schools Federal Credit Union
robertslone223@gmail.com, rslone@pulsenet.com; G17689@notify.cincompass.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10